

in the

Driver's Seat



Published by the Office of Washington State
Insurance Commissioner Mike Kreidler

Dear Auto Insurance Consumer:

Auto insurance is one of the most personal kinds of coverage we can buy. We shop for and buy auto coverage on our own, unlike health coverage, which often is provided by an employer. And unlike homeowner coverage, which is often paid out of an escrow account, the bill for auto insurance usually comes right to your home mailbox, and you write a personal check to cover the premium.

My office receives more complaints about auto insurance than any other single line of coverage. Nearly one-third of the complaints received by our Consumer Protection Division each year deal with auto insurance. Those complaints deal with a huge variety of topics, ranging from claim denials to unfair treatment and marketing practices.

While we are able to solve many of those problems, very often these complaints involve discrepancies between what consumers “thought” they were purchasing and the actual coverage they receive.

That’s where this booklet can serve you. This guide contains information on how to shop for insurance, how to calculate your insurance needs, how to compare policies and coverage, and how to ensure you are obtaining the coverage you want and expect. A special section of this guide includes actual premium comparisons we asked carriers to submit for hypothetical examples. The right insurance premium for you is one that covers your needs and meets your budget. Look at the different examples and use them to see the kind of price range to expect when you shop the market.

For additional information or to file a complaint, you may call our Consumer Hot Line toll-free at **1-800-562-6900**.

Sincerely,

Mike Kreidler

Washington State Insurance Commissioner

Remember: Liability insurance covers other people and property in the event you cause an accident. It does *not* protect you or your vehicle.

Limits of coverage

Most insurers use a special kind of shorthand to describe different coverages. For example, you can find the state's minimum liability requirements for auto insurance listed as either "\$25,000/\$50,000/\$10,000 Split Limits" or "\$60,000 Combined Single Limit."

Split Limits means your insurance company will pay a maximum of:

- \$25,000 to any one person for bodily injury.
- \$50,000 total for all bodily injuries resulting from the accident.
- \$10,000 total for property damage, excluding your own car.

Combined Single Limits means all payments for property damage and bodily injury together cannot exceed \$60,000 (or whatever single limit amount that is purchased).

Liability - State law sets *minimum* liability requirements for auto insurance. Liability insurance covers you against damages you cause to others if you are at fault in an accident. It does *not* protect you against your own losses.

Most consumers should consider higher liability limits than the state minimum, because the minimums may not cover your exposure to lawsuits. The cost to increase the limit is usually not expensive. However, your best guide is your own budget.

If you own a newer car, your bank probably will require you to buy Comprehensive and Collision coverage. The state's minimum requirements do *not* include those coverages.

Optional coverage

Here are other coverages you may wish to consider. State law does **not** require that these coverages be purchased:

► **Underinsured/Uninsured Motorist (UIM)** coverage protects you against an uninsured or underinsured driver, including hit-and-run drivers.

► **Collision/Comprehensive:** Collision pays for damage caused to your auto when you collide with another vehicle or object. Comprehensive or “Other Than Collision” coverage pays for other kinds of damage to your vehicle, such as that caused by theft, falling objects, fire, rocks thrown by passing cars, etc. It’s a good idea to actually read your policy for a description of coverage.

► **Personal Injury Protection (PIP)** provides coverage for you and any passengers in your car. Benefits may include medical and rehabilitation expenses, lost wages, funeral expenses and loss of essential services. PIP differs from liability coverage because it pays these benefits no matter who is at fault in the accident.

► **Debt and Financing,** also known as GAP coverage. It is coverage you buy from your insurance company and in the event your car is destroyed in a covered accident, GAP coverage is designed to pay the outstanding loan amount on your financed vehicle. In other words, the “gap” between what you owe as a loan balance and the current market value of your vehicle. **You** must ask for this coverage, it is not automatic and it may not be advertised.

PIP and UIM are mandatory offerings, but not mandatory purchases. This means your agent/broker must offer the coverages to you, but you do not have to purchase them. You can reduce or waive these coverages by signing a reduction/waiver form.

Pegging your cost

Under Washington state law, insurers may consider your age, driving record and where you live when setting your premium.

Not every insurer will offer you coverage, because different insurers try to insure different kinds of drivers. They do this by setting target “markets” that help them select the types of drivers they want to insure.

There are three basic markets: non-standard, standard and preferred.

► Non-standard markets

may include young (under age 25) drivers with less experience, drivers with multiple tickets or accidents, and drivers with a reckless- or drunk-driving history. Non-standard coverage also is the most expensive.

► **The standard market** is for the average driver who uses family-type cars and has a reasonably clean driving record.

► **The preferred market** (with lowest premiums) is available to low-risk drivers with exceptional records over the past three years.

Remember: The right insurance premium for you is one that covers your needs and meets your budget. Do not pull out one example from the comparison section of this guide that may sound more like you and ignore the rest. Each of the ten examples may contribute some of the information you need.

How can I cut my costs?

► **Higher deductibles:** The higher your deductible, the less you will pay in premiums, but then you will pay more out of pocket when you do file a claim. You may want to consider a higher deductible if you want to cover major damage but not minor dents and scrapes.

► **Collision/comprehensive:** If the value of your car is such that you could not afford to fix it with your own money due to an accident, you may want to carry Collision or Comprehensive coverage. These coverages are primarily designed to protect owners of expensive and late-model automobiles against loss. Though coverage may increase rates, the cost of repairs may far exceed your ability to pay it.

► **Shop around:** As shown in the comparison section of this guide, premium quotes can vary greatly from company to company. Take the time to shop around and compare the estimates you receive.

► **Buy cars that are less expensive to repair:** Your insurance agent or company representative should be able to tell you which cars cost less to insure. Auto trade magazines and consumer watch organizations — Consumer Reports, Changing Times, etc. — often carry articles about cars that are safer to drive and cheaper to maintain. Most municipal and college libraries keep back copies of these periodicals.

► **Look for discounts:** Some companies allow discounts for automatic seat belts, airbags, anti-lock brakes or anti-theft devices. Young drivers often face higher insurance costs, but they may also be eligible for good-student discounts if their grade-point average is acceptable (usually a 3.0 average). Older drivers can qualify for discounts by taking and passing refresher driver-education courses approved by the state. Other discounts also may be available.

High-risk insurance

Some consumers have difficulty obtaining insurance, not only because of the expense, but because only the non-standard segment of the market will accept the risk of their poor driving records. (See page 4 for a more complete description of the marketplace and how it works.)

To help consumers find the appropriate coverage in those circumstances, here are 14 of the larger insurance companies in the state that write non-standard policies.

Allstate Indemnity
Dairyland
Empire Fire & Marine
Federated American
Financial Indemnity
First National Ins. Co. of America
General Insurance Co. of Amer.

Guaranty National
Infinity
Leader
Mid-Century
Nationwide
Progressive Northwestern
Viking Ins. Co. of Wisconsin

Consumers whose driving records prevent them from obtaining a policy with even these firms can obtain coverage from the state's assigned risk plan. For more information, have your insurance agent contact the Automobile Insurance Plan office on your behalf. **Eligibility requirements for the plan are outlined on page 22 in the comparison section of this guide.**



Remember: You can quickly locate help by calling our toll-free Consumer Hot Line at **1-800-562-6900**.

Help for consumers

We encourage you to seek the assistance through our toll-free Consumer Hot Line at **1-800-562-6900**, whenever you feel you have been treated unfairly by an insurer.

If you wish to file a complaint against an insurance company, you can fill out a complaint form on our website at www.insurance.wa.gov or we can mail a form to you. Simply fill it out and attach any appropriate documents before mailing it back. Our Consumer Advocacy Division reviews consumer complaints, and will keep you informed of any progress or resolution regarding inquiries made on your behalf.



To contact us by mail, write to: **Office of the Insurance Commissioner, Consumer Advocacy & Outreach, P.O. Box 40256, Olympia, Wash. 98504-0256**

Personal Safety Tips

In recent years, carjackings have become more common, even in Washington state. This kind of vehicle theft should inspire additional precautions. Among them:

► **Hold your keys** firmly in your hand before you walk up to your vehicle.

► **Don't dawdle**, but look under the vehicle as you approach it and carry a small flashlight with your keys if it is dark. Be aware of occupied cars nearby.

► **Lock your door** again after you get into your vehicle. Keep your door locked while you are driving, especially at night when you know you may be stopping at lights or stop signs. Avoid the curbside lane unless you need to drive in it for a turn or another sensible reason.

► **Don't leave your wallet**, purse or other valuables on the seat in plain view from outside the car. If you are alone with a child, make certain they ride in the front seat with you, not in the back by themselves. However, if your vehicle has a passenger-side airbag, children (including infants in car seats) should not ride in the front seat.



- ▶ **Leave yourself room** to pull around a car that stops ahead of you.
- ▶ **Do not open the door** to another driver or passenger whose vehicle has blocked your path or to a pedestrian who tries to call your attention to one of your tires or something you can't see on the street.
- ▶ **Leave your doors locked**, your motor running and your windows closed if you are approached from outside the vehicle. If you cannot drive away safely, use your car horn to summon help.
- ▶ **Drive into your garage** or parking spot headfirst, so your headlights illuminate the area in front of you.



If you hit an unattended vehicle, locate the owner or leave a signed statement on the damaged property. Report the collision to the proper authorities.

Washington Driver's Guide

If You Have an Accident

Every driver involved in an accident is legally required to remain at the scene, offer aid, and give necessary information to others involved and to law enforcement officers. Here's what to do if you are involved in an accident:

- ▶ **Use every method possible** to warn oncoming traffic of the danger at the scene.
- ▶ **Give reasonable aid** to the injured. Do not move them unless it is absolutely necessary.
- ▶ **Notify** the Washington State Patrol, City Police, or County Sheriff, and request a doctor or aid unit and ambulance if needed.
- ▶ **Obtain and give necessary information** for the accident report, including names of witnesses and police officers.
- ▶ **If there is an injury**, death or damages of \$750 or more to any one person's property, make a full written report of the collision within 24 hours. The report may be obtained from and should be given to the Washington State Patrol, City Police or County Sheriff. Failure to complete a written report, when required, may result in suspension of your driver's license or instruction permit.

How premiums are calculated

The comparison section of this guide includes 10 hypothetical examples — complete with different types of drivers, different family situations, different vehicles and different needs. At the Insurance Commissioner's request, the insurance companies participating in the survey computed premiums for those examples they would be willing to insure.

Along with those charts, a special “Did you know?” helps illustrate some of the conclusions you can draw from the tables and the hypothetical facts.

Example 1
Single Man, Middle-Aged

Rates as of June 1, 2001

These rates apply to a 40-year-old unmarried male who drives a 1997 Toyota Celica 2-door coupe to work, 15 miles each way, five days a week. His annual mileage totals 25,000. He received one ticket in the past three years for driving 45 mph in a 35 mph zone. He has a roommate who does not drive the Celica. He has medical coverage and disability insurance through his employer.

Coverages: \$100,000/300,000/50,000 Liability; \$100,000/300,000 UIM-BI; \$100 deductible Comprehensive; \$250 deductible Collision.

DID YOU KNOW? Insurers must provide an actuarial basis for their rates, and state law prohibits discrimination on any other basis. However, companies can rate all licensed drivers in the household — including the policyholder's spouse and any other member of the household, whether or not they are related by blood. This includes live-in roommates. Thus, insurers generally base their premiums on all residents of a household.

Insurance Company	Olympia	Seattle	Everett	Yakima	Vancouver	Tacoma	Spokane	Tonasket
Allied Insurance	874	1083	997	877	1080	1042	878	873
Allstate Insurance	767	882	807	774	828	924	804	827
American Manufacturers	536	673	625	511	651	680	595	523
American National P&C	547	730	635	586	738	826	599	578
AMEX Assurance	439	582	475	441	480	588	481	409
Armed Forces Ins. Exchange	648	872	789	754	783	939	632	797
Assurance Co. of America	559	739	653	612	687	750	634	607
Atlantic Mutual	582	729	662	567	652	818	605	600
Bankers	497	700	662	567	652	750	603	542
Clarendon National	1189	1470	1204	1135	1396	1483	1403	1240
Country Casualty	1162	1518	1227	1123	1344	1483	1290	1544
Country Mutual	910	1180	994	901	990	1196	911	876
Dairyland	608	789	664	602	662	799	609	585
Electric Insurance	889	1239	972	943	1103	1259	1069	831
Farmers of Washington	630	737	743	706	746	831	752	622
Financial Indemnity	800	1212	1135	1007	1064	1355	915	920
	1038	1431	1111	1111	1345	1516	1237	1062

Auto insurance rate comparisons

This section of the guide compares how much Washington state drivers might pay for auto insurance coverage in eight different cities. All companies that write private personal auto insurance were invited to participate in this survey.

The sample premium quotes from the insurance companies listed are based on:

- The amount you pay every six months.
- Three years of driving experience.
- Rates in effect as of June 1, 2001.

If a company's rates have changed since June 1, these quotes may no longer be accurate. (Keep in mind the premiums quoted are only examples; your individual situation may include other factors that will be reflected in the premiums quoted to you.)

Technical Notes

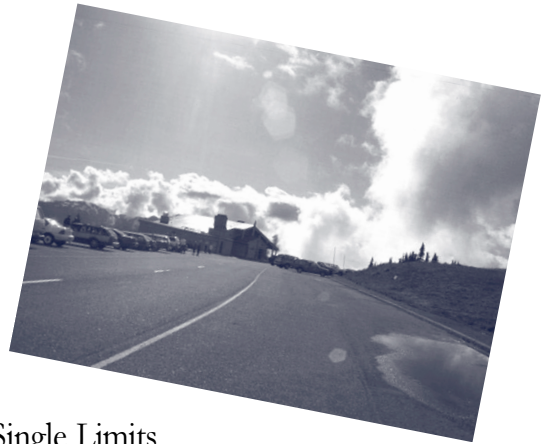
Some of the companies participating in this survey sell annual policies. Their quotes were halved for comparison purposes.

Following are differences that specific companies noted:

- **AMEX Assurance** rated examples 1, 3, 4, and 8-10 with \$100,000 property damage, and rated example 2 with \$25,000 property damage.
- **Amica Mutual** rated examples 1, 3, 4, 9 and 10 with \$300,000 Single Limit Liability and UM; examples 5 and 7 with \$60,000 Single Limit Liability and UM; examples 6 and 8 with \$500,000 Single Limit Liability and UM. All examples reflect rates for traditional dividend eligibility policies. For non-dividend policies, a factor of .795 should be applied.
- **Armed Forces Insurance Exchange** only insures active duty and retired members of the Armed Forces. Example 8 was rated with 300/500 UIM-BI.
- **Atlantic Mutual** rated examples with at least \$300,000 liability. Rated examples 1 and 4 with \$250 deductible for Comprehensive and Collision.

Quote differences continued:

- **Clarendon National** rated examples 1, 3, 4, 6, and 8-10 with 50/100/25 Liability and 50/100 UIM-BI limits; examples 1, 4 and 6 with \$250 Comprehensive deductible; example 8 with 50/100/25 Liability and \$10,000 UIM-PD; examples 8-10 with \$10,000 UIM-PD.
- **Country Mutual** rated example 3 with \$10,000 UIM-PD.
- **Dairyland** rated example 2 with 25/50/10 limits; example 8 with 100/300/50 limits.
- **Farmers Insurance Co. of Wash.** noted the following differences in deductible amounts offered: Example 4 was rated with \$120 Comprehensive and \$240 Collision; example 5 with \$200 Comprehensive; example 6 with \$240 Comprehensive on two vehicles, \$200 Comprehensive on tercel; example 9 with \$240 Comprehensive and Collision; example 10 with \$240 Comprehensive.
- **Fireman's Fund** rated example 2 with \$100,000 Combined Single Limits and example 6 was rated with Comprehensive and Collision coverage on all vehicles.
- **Grange Insurance Association** rated example 2 with \$25,000 PD.
- **GMAC** rated examples 1 and 4 with \$250 Comprehensive deductible.
- **Mutual of Enumclaw** rated example 2 with 25/50/10 Liability.
- **New South** rated examples 1 and 4 with \$250 Comprehensive deductible. Examples 6 and 8 were rated with 100/300 Liability and UIM.
- **Oregon Mutual** noted the following differences in deductible amounts offered: Examples 1 and 4 with \$200 Collision; example 9 with \$200 Comprehensive and Collision; example 10 with \$200 Comprehensive.
- **PEMCO and PEMCO Mutual** rated examples 1, 4, 9 and 10 with \$300 Collision deductible.
- **United Services Automobile Association (USAA) and USAA Casualty Insurance Company (USAA-CIC)** rated examples 6 and 8 with 300/500 UIM-BI.
- **Valley** rated examples 6, 9 and 10 with \$200 Comprehensive deductible, and examples 1 and 4 with \$200 Collision deductible.
- **Workmen's Auto** rated examples 1 and 4 with \$200 Collision deductible. Examples 5, 6 and 10 with \$500 Collision deductible; example 8 with 100/300/50 Liability and UIM limits.



Example 1

Rates as of June 1, 2001

Single Man, Middle-Aged

These rates apply to a 40-year-old unmarried male who drives a 1997 Toyota Celica 2-door coupe to work, 15 miles each way, five days a week. His annual mileage totals 25,000. He received one ticket in the past three years for driving 45 mph in a 35 mph zone. He has a roommate who does not drive the Celica. He has medical coverage and disability insurance through his employer.

Coverages: \$100,000/300,000/50,000 Liability; \$100,000/300,000 UIM-BI; \$100 deductible Comprehensive; \$250 deductible Collision.

DID YOU KNOW? Insurers must provide an actuarial basis for their rates, and state law prohibits discrimination on any other basis. However, companies can rate all licensed drivers in the household — including the policyholder's spouse and any other member of the household, whether or not they are related by blood. This includes live-in roommates. Thus, insurers generally base their premiums on all residents of a household.

Insurance Company	Olympia	Seattle	Everett	Yakima	Vancouver	Tacoma	Spokane	Tonasket
Allied Insurance	874	1083	997	877	1080	1042	878	873
Allstate Insurance	767	882	807	774	828	924	804	827
American Manufacturers	536	673	625	511	651	680	595	523
American National P&C	547	730	635	586	738	826	599	578
AMEX Assurance	439	582	475	441	480	588	481	409
Amica Mutual	648	872	789	754	783	939	632	797
Armed Forces Ins. Exchange	559	739	653	612	687	750	634	607
Assurance Co. of America	582	729	652	567	652	818	605	600
Atlantic Mutual	497	700	662	690	812	516	603	542
Bankers	1189	1470	1204	1135	1396	1483	1403	1240
Clarendon National	1162	1518	1227	1123	1344	1608	1290	1544
Country Casualty	910	1180	994	901	990	1196	911	876
Country Mutual	608	789	664	602	662	799	609	585
Dairyland	889	1239	972	943	1103	1259	1069	831
Electric Insurance	630	737	743	706	746	831	752	622
Farmers of Washington	800	1212	1135	1007	1064	1355	915	920
Financial Indemnity	1038	1431	1111	1111	1345	1516	1237	1062

Comparison Guide

Insurance Company	Olympia	Seattle	Everett	Yakima	Vancouver	Tacoma	Spokane	Tonasket
Fireman's Fund	600	855	794	813	802	744	717	803
First National	847	1024	930	801	1020	1212	767	883
GEICO	554	673	611	553	613	700	636	612
Glens Falls	604	722	657	543	660	685	610	597
Grange Insurance Assoc.	602	705	618	607	570	734	611	603
GuideOne Elite	551	773	642	574	644	811	899	777
Hartford Co. of the Midwest	674	856	772	746	827	946	780	769
Horace Mann	493	772	652	569	652	713	549	552
Leader	952	1245	1028	903	1052	1260	1016	921
Liberty Insurance Corp.	844	1091	951	853	987	1168	925	818
Liberty Mutual Fire	566	730	636	571	660	781	619	546
Metropolitan Casualty	636	756	721	649	735	838	716	657
Metropolitan P&C	775	929	885	791	895	1027	874	793
Mutual of Enumclaw	564	811	596	564	628	722	612	596
National Merit	603	733	679	547	678	729	579	580
Nationwide	1314	2076	1494	1392	1668	1788	1542	1536
Nationwide P&C	761	889	828	755	805	928	797	748
Oregon Mutual	648	806	729	619	805	891	685	733
PEMCO	605	748	668	609	694	795	682	622
PEMCO Mutual	657	806	730	654	758	859	743	673
Phoenix (Travelers)	744	843	786	739	826	924	729	759
Progressive West	392	473	378	358	416	491	386	358
Prudential General	592	679	626	583	651	715	636	634
Prudential P&C	659	752	696	649	716	795	704	698
Rocky Mountain Fire & Casualty	522	669	623	480	600	670	531	488
State Farm Fire & Casualty	702	904	782	745	766	1003	746	654
State Farm Mutual	555	713	618	589	606	792	589	517
Teachers	435	685	573	500	579	633	483	481
Trinity Universal	663	857	678	566	708	761	725	735
Unigard	638	816	684	626	710	830	643	719
USAA	455	568	504	460	516	589	488	444
USAA Casualty	499	619	549	506	564	642	534	489
Valley	526	626	566	541	609	598	500	548
Viking of Wisc.	1171	1273	1070	987	1266	1201	1033	968
Workmen's Auto	1251	1158	1145	1099	1213	1542	1223	1029
Yasuda Fire & Marine	1103	1183	1080	975	1227	1275	1133	1162

Example 2

Rates as of June 1, 2001

Young Married Couple

These rates apply to a young married couple, both age 23. The wife drives a 1995 Mazda 626 sedan to work, 10 miles each way, five days per week, for an annual mileage of 12,000. Both husband and wife drive a 1998 Nissan Sentra 4-door sedan for pleasure only, for an annual mileage of 10,000. Neither driver has ever had an accident or a moving violation, and there are no other drivers in the household. Their annual income is \$40,000, and they cannot afford more than the minimum coverage required by law.

Coverages: \$25,000/50,000/10,000 Liability or \$60,000 Combined Single Limit.

Insurance Company	Olympia	Seattle	Everett	Yakima	Vancouver	Tacoma	Spokane	Tonasket
Allied Insurance Co.	259	399	357	256	336	397	299	208
Allstate Insurance Co.	309	391	343	309	313	405	325	246
American Manufacturers	223	309	294	181	303	328	269	196
American National P&C	228	347	315	240	350	411	247	188
AMEX Assurance	210	322	279	222	258	324	231	160
Amica Mutual	259	340	309	292	356	433	264	229
Armed Forces Ins. Exchange	288	397	351	297	374	438	331	248
Assurance Co. of America	223	323	324	242	305	388	291	155
Atlantic Mutual	313	345	306	334	320	377	267	240
Bankers	536	718	578	468	625	751	615	439
Clarendon National	452	622	521	395	521	674	439	362
Country Casualty	355	536	439	372	447	550	373	274
Country Mutual	263	398	325	276	332	408	277	204
Dairyland	198	312	243	182	263	324	239	134
Electric Insurance Co.	249	308	326	275	313	365	309	204
Farmers of Washington	361	657	637	379	542	689	424	287
Financial Indemnity	429	635	527	398	531	731	449	337
Fireman's Fund	760	1239	1085	699	857	968	938	562
GEICO	245	319	314	227	307	327	305	213
Glens Falls	199	267	244	188	212	276	215	157
Grange Insurance Assoc.	275	334	306	260	256	367	301	208

Comparison Guide

Insurance Company	Olympia	Seattle	Everett	Yakima	Vancouver	Tacoma	Spokane	Tonasket
GuideOne Elite	242	370	330	199	235	349	310	213
Hartford Co. of the Midwest	225	323	294	263	271	364	247	196
Horace Mann	175	360	360	211	291	368	215	169
Integon Indemnity Corp.	337	475	375	267	400	512	353	257
Leader	284	444	336	239	336	477	314	217
Liberty Insurance Corp.	393	290	545	411	516	616	426	337
Liberty Mutual Fire	302	439	419	316	397	489	329	259
Metropolitan Casualty	245	359	336	261	307	376	297	208
Metropolitan P&C	323	472	441	342	403	495	389	275
Mutual of Enumclaw	178	260	256	178	210	240	222	158
Nationwide	450	768	534	378	588	642	498	348
Nationwide Mutual	230	297	283	231	271	339	268	187
Nationwide Mutual Fire	218	282	269	219	257	323	255	177
New South	339	482	380	270	406	518	357	260
Oregon Mutual	195	258	253	204	250	341	227	194
Progressive Classic	359	480	370	288	378	522	359	234
Progressive West	359	480	370	288	378	522	359	234
Prudential General	301	380	340	296	309	409	325	252
Prudential P&C	336	420	378	330	343	457	362	281
SAFECO of Illinois	217	326	312	198	277	322	233	166
State Farm Fire & Casualty	276	358	344	282	343	439	290	218
State Farm Mutual	276	358	344	282	343	439	290	218
Teachers	152	317	313	183	256	323	187	145
Travelers Indemnity	405	574	491	394	496	600	437	388
Unigard	264	392	302	258	275	410	285	234
USAA	242	320	308	229	283	344	267	207
USAA Casualty	250	332	319	237	293	356	277	214
Valley	175	255	224	203	208	248	191	157
Viking of Wisc.	389	516	386	300	397	453	348	232
Workmen's Auto	444	520	526	316	454	686	464	280
Yasuda Fire & Marine	151	197	175	138	191	213	169	114

Example 3

Rates as of June 1, 2001

Two Senior Citizens

These rates apply to a retired couple, both 75. The husband drives a 1994 Toyota short-bed pick-up with an annual mileage of 8,000. Three weeks ago, the husband backed into a pole in a parking lot, causing \$500 worth of property damage. The wife drives a 1996 Ford Taurus 4-door GL sedan with 4,000 annual miles. The couple are Medicare beneficiaries and have a supplemental Medigap policy. They own their home and want to protect their vehicles with adequate liability coverage, but do not want to buy any unnecessary coverages.

Coverages: \$100,000/300,000/50,000 Liability; \$100,000/300,000/10,000 UIM-BI/PD.

DID YOU KNOW? “Good drivers” are accepted by most “preferred” companies. What are the characteristics of these “good” drivers according to insurers? **1.** They have excellent driving records. (And not just accident-free: Traffic violations are a good indication that you may have an accident in the future.) **2.** Good drivers drive a predictable number of miles per year. **3.** They drive family-type cars, not sports or high-performance models. **4.** Premiums generally are lower when cars are used for pleasure driving, not commuting to and from work.

Insurance Company	Olympia	Seattle	Everett	Yakima	Vancouver	Tacoma	Spokane	Tonasket
Allied Insurance Co.	376	541	491	366	462	548	420	311
Allstate Insurance Co.	397	480	431	397	400	499	408	328
American Manufacturers	316	409	394	253	404	436	351	270
American National P&C	279	383	347	291	378	434	292	231
AMEX Assurance	335	494	421	350	395	495	362	254
Amica Mutual	361	441	411	393	457	533	340	333
Armed Forces Ins. Exchange	383	495	446	396	474	542	427	343
Assurance Co. of America	214	326	308	248	270	372	260	162
Atlantic Mutual	324	345	319	338	328	366	293	275
Bankers	648	835	690	577	739	869	729	547
Clarendon National	729	1022	848	721	864	1136	840	696
Country Casualty	566	824	671	588	681	843	588	432
Dairyland	354	555	418	335	459	578	422	262
Electric Insurance Co.	324	384	403	334	389	444	384	279

Comparison Guide

Insurance Company	Olympia	Seattle	Everett	Yakima	Vancouver	Tacoma	Spokane	Tonasket
Financial Indemnity	734	1036	901	680	913	1232	766	602
Fireman's Fund	525	803	717	487	589	669	635	407
First National	480	705	655	473	573	872	528	399
GEICO Indemnity/Casualty	715	927	894	665	845	954	824	632
Glens Falls	301	370	349	292	295	411	320	241
GuideOne Specialty	509	693	635	403	498	652	579	411
Integon Indemnity Corp.	993	906	729	556	771	965	695	543
Leader	689	1040	772	576	799	1105	750	548
Liberty Insurance Corp.	630	893	822	652	785	947	672	523
Liberty Mutual Fire	389	551	509	403	485	586	416	324
Metropolitan Casualty	344	482	456	366	408	514	398	306
Metropolitan P&C	452	632	600	482	536	676	524	402
Mid-Century	486	894	869	557	698	1005	598	413
Nationwide	1392	2304	1296	1200	1800	1968	1512	1128
Nationwide P&C	374	455	440	376	424	510	422	322
New South	694	934	755	580	796	997	720	565
Oregon Mutual	353	439	418	345	432	551	381	344
Phoenix (Travelers)	331	453	393	327	401	475	353	319
Progressive West	538	707	552	440	561	772	536	365
Prudential General	394	464	429	385	399	495	412	342
Prudential P&C	454	536	494	448	458	573	475	396
State Farm Fire & Casualty	314	411	372	318	371	481	325	244
State Farm Mutual	314	411	372	318	371	481	325	244
Trinity Universal	392	524	478	354	420	506	454	350
Unigard	398	544	444	392	414	572	423	367
USAA	332	419	406	318	377	447	360	294
USAA Casualty	360	444	431	346	403	471	387	322
Valley	228	330	290	266	270	322	248	208
Viking of Wisc.	730	1078	732	600	861	850	672	479
Workmen's Auto	1432	1691	1698	1042	1494	2216	1502	937
Yasuda Fire & Marine	226	304	266	208	286	330	256	178

Example 4

Rates as of June 1, 2001

Young Working Family

These rates apply to a married couple at age 30 with two young children. The husband drives a 1998 Saturn SW2 4-door wagon 15 miles each way to daycare and work, five days a week. His annual mileage is 15,000. His wife drives a 1991 Volvo 740 wagon, 20 miles each way to work. Her annual mileage is also 15,000. There are no other drivers in the household. Neither husband nor wife has had any accidents or moving violations in the past three years. Neither parent has medical or disability insurance through their employers.

Coverages: \$100,000/300,000/50,000 Liability; \$100,000/300,000 UIM-BI; \$35,000 PIP; \$100 deductible Comprehensive; \$250 deductible Collision.

Insurance Company	Olympia	Seattle	Everett	Yakima	Vancouver	Tacoma	Spokane	Tonasket
Allied Insurance Co.	757	978	899	763	937	959	791	733
Allstate Insurance Co.	790	910	859	800	851	976	829	825
American Manufacturers	756	945	897	692	912	981	828	714
American National P&C	690	920	826	733	927	1063	741	694
AMEX Assurance	558	762	639	569	642	812	612	490
Amica Mutual	859	1132	1034	965	1060	1245	835	962
Armed Forces Ins. Exchange	760	976	876	882	926	1015	851	780
Assurance Co. of America	592	762	714	598	687	866	644	565
Atlantic Mutual	687	916	859	872	1006	859	775	687
Bankers	1002	1244	1041	929	1144	1275	1138	942
Clarendon National	1481	1843	1527	1409	1632	1942	1623	1529
Country Casualty	1029	1383	1165	1031	1171	1431	1046	936
Country Mutual	725	974	822	727	826	1009	737	661
Dairyland	1053	1475	1175	1069	1313	1491	1247	972
Electric Insurance Co.	570	679	692	620	686	777	676	536
Farmers of Wash.	646	1009	968	798	861	1141	742	693
Financial Indemnity	1056	1447	1176	1054	1302	1615	1189	992
Fireman's Fund	759	1080	1005	853	978	988	900	856
GEICO	724	885	822	713	825	948	843	754
Glens Falls	769	926	863	710	828	934	798	723
Grange Insurance Assoc.	866	988	892	803	821	1046	868	794

Comparison Guide

Insurance Company	Olympia	Seattle	Everett	Yakima	Vancouver	Tacoma	Spokane	Tonasket
GuideOne Elite	808	1170	960	662	724	1071	948	752
Hartford Co. of the Midwest	600	761	697	656	722	849	679	643
Horace Mann	686	1041	931	791	900	987	756	738
Integon Indemnity Corp.	1118	1368	1175	1020	1236	1446	1168	1020
Leader	921	1203	984	850	1016	1225	972	856
Liberty Insurance Corp.	1132	1486	1974	1156	1358	1630	1228	1055
Liberty Mutual Fire	835	1098	1000	854	1008	1212	908	775
Metropolitan Casualty	694	861	841	715	825	974	794	679
Metropolitan P&C	866	1086	1061	897	1034	1230	990	841
Mutual of Enumclaw	786	1104	876	786	874	1021	871	798
National Merit	554	674	637	507	633	675	547	511
Nationwide	1884	3000	2112	1968	2328	2628	2142	2124
Nationwide Mutual	844	1001	948	849	913	1081	901	809
Nationwide Mutual Fire	806	955	904	810	871	1031	860	772
New South	1110	1349	1159	1001	1213	1424	1148	1002
Oregon Mutual	773	933	861	753	945	1082	792	842
PEMCO	690	860	785	691	822	926	783	685
PEMCO Mutual	787	973	901	781	942	1055	890	782
Progressive West	456	552	454	420	485	595	450	409
Prudential General	722	838	785	716	779	898	777	727
Prudential P&C	804	927	868	797	861	998	860	805
Rocky Mountain Fire & Casualty	736	920	866	675	838	938	741	663
SAFECO of Illinois	778	995	916	761	941	1197	757	750
State Farm Fire & Casualty	819	1046	942	854	918	1219	868	732
State Farm Mutual	819	1046	942	854	918	1219	868	732
Teachers	607	924	821	699	802	877	669	647
Travco (Travelers)	857	1040	932	846	981	1108	868	860
Trinity Universal	756	989	827	668	811	911	840	798
Unigard	929	1198	1001	909	1020	1234	945	982
USAA	627	759	708	624	706	808	667	600
USAA Casualty	691	824	772	688	772	879	730	664
Valley	704	898	801	752	827	862	704	695
Viking of Wisc.	1342	1512	1304	1236	1610	1548	1254	1171
Workmen's Auto	1298	1323	1281	1088	1293	1725	1338	1028
Yasuda Fire & Marine	917	1029	947	834	1069	1119	982	946

Example 5

Rates as of June 1, 2001

Young Single Female

These rates apply to a single woman, age 21, who drives a 1995 Pontiac Firebird Formula 2-door hatchback 10 miles each way to work, five days a week. Her annual mileage is 12,000. One year ago, she was cited and convicted of negligent driving after an accident. Her insurer paid \$35,000 to settle the claim. One month ago, she was convicted of speeding — 45 mph in a 25 mph zone — in front of an elementary school. She does not have medical or disability insurance provided by her employer.

Coverages: \$25,000/50,000/10,000 Liability; \$25,000/50,000 UIM-BI; \$35,000 PIP; \$250 deductible Comprehensive; \$500 deductible Collision.

DID YOU KNOW? Even in those cases where no insurer voluntarily will write coverage, drivers still may obtain insurance from the state's assigned risk plan. To be eligible for this special coverage, you must: 1) Be a Washington state resident or a member of the U.S. military; 2) Hold a valid driver's license; 3) Not be in debt for previous auto insurance coverage. For more information, have your insurance agent contact the Automobile Insurance Plan on your behalf.

Insurance Company	Olympia	Seattle	Everett	Yakima	Vancouver	Tacoma	Spokane	Tonasket
Allied Insurance Co.	1411	1684	2113	1853	2283	2203	1863	1830
Allstate Indemnity Co.	1024	1225	1109	1023	1121	1249	1036	1023
Amica Mutual	786	1092	984	923	971	1180	777	975
Atlantic Mutual	841	1210	1151	1185	1401	1048	1020	933
Bankers	1732	2109	1745	1666	2019	2122	2032	1828
Clarendon National	2073	2653	2149	1933	2425	2877	2301	2276
Country Casualty	1736	2256	1929	1718	1920	2333	1742	1682
Dairyland	1598	2144	1728	1696	1982	2182	1890	1528
Financial Indemnity	1732	2293	1831	1795	2174	2489	2040	1720
GEICO Indemnity	1585	1892	1784	1602	1857	2078	1877	1728
Glens Falls	1778	2152	1976	1585	2013	2036	1824	1746

Comparison Guide

Insurance Company	Olympia	Seattle	Everett	Yakima	Vancouver	Tacoma	Spokane	Tonasket
Leader	1227	1562	1325	1162	1344	1576	1296	1177
Liberty Insurance Corp.	1197	1535	1358	1213	1412	1681	1311	1171
Liberty Mutual Fire	805	1031	917	815	952	1133	882	786
Mid-Century	1624	2386	2274	2019	2145	2680	1834	1854
Nationwide	2622	4194	3018	2946	3246	3654	3090	3342
Nationwide P&C	1229	1446	1353	1229	1307	1527	1288	1212
Progressive Classic	1011	1200	982	946	1081	1259	992	960
Viking of Wisc.	1516	1667	1427	1314	1724	1636	1360	1271
Workmen's Auto	1927	1837	1781	1672	1873	2408	1955	1585



Example 6

Rates as of June 1, 2001

Married Couple, Two Teen Drivers

These rates apply to a married couple, age 50, whose two teen-age children also are drivers. The husband drives a 1999 Lexus LS 400 sedan to work, 15 miles each way, five times a week, for an annual mileage of 15,000. The wife drives a 1997 Mercury Villager LS van, for pleasure use only, with an annual mileage of 15,000. Their 17-year-old son, who has poor grades, drives a 1994 Passat 4-door sedan and received a speeding ticket six months ago for driving 45 mph in a 35 mph zone. The 19-year-old daughter drives a 1995 Toyota Tercel 2-door DX sedan. She and her vehicle spend most of the year in Bellingham, where she attends Western Washington University and maintains a 3.5 GPA. All four vehicles are owned by the parents. All family members are covered under a group health plan.

Coverages: The Passat is not insured for Comprehensive or Collision, but otherwise all vehicles are covered by \$250,000/500,000/50,000 Liability; \$250,000/500,000 UIM-BI; \$35,000 PIP; \$250 deductible Comprehensive; \$500 deductible Collision

DID YOU KNOW? Personal Injury Protection (PIP) coverage offers a variety of no-fault benefits. (“No-fault” means the coverage applies toward your loss in an accident regardless of who is blamed for it.) The types of benefits contained in PIP are medical and hospital coverage, funeral expenses, lost-income protection, and extra help you may need (loss of service). Ask your agent/broker for information on minimum benefit limits, available increased limits and coverage details.

Insurance Company	Olympia	Seattle	Everett	Yakima	Vancouver	Tacoma	Spokane	Tonasket
Allied Insurance Co.	2464	3297	3029	2482	3068	3267	2645	2298
Allstate Insurance Co.	3811	4418	4115	3862	4127	4711	4040	3998
American Manufacturers	2122	2522	2455	1931	2457	2638	2272	1992
American National P&C	1960	2673	2399	2101	2702	3275	2123	1912
Amica Mutual	2189	2950	2678	2493	2802	3380	2139	2369
Assurance Co. of America	2183	2634	2565	2225	2463	2929	2361	2013
Atlantic Mutual	2362	3257	3067	3156	3658	2939	2736	2477
Bankers	6983	8634	7126	6606	8121	8756	8137	7056
Clarendon National	4217	4614	4449	3943	4760	5765	4549	4278

Comparison Guide

Insurance Company	Olympia	Seattle	Everett	Yakima	Vancouver	Tacoma	Spokane	Tonasket
Country Casualty	3175	4378	3679	3214	3703	4562	3249	2772
Country Mutual	2599	3602	3030	2635	3053	3759	2664	2266
Dairyland	2414	3300	2658	2561	3039	3365	2928	2286
Electric Insurance Co.	1907	2309	2357	2054	2320	2671	2271	1753
Farmers of Wash.	2381	3456	3345	2702	3000	3754	2643	2371
Financial Indemnity	4166	5741	4717	4254	5171	6384	4658	3831
Fireman's Fund	3620	5236	4823	4147	4712	4687	4324	4258
First National	3182	3911	3691	3119	3619	4569	3195	3055
GEICO	2161	2567	2478	2114	2465	2734	2448	2151
Glens Falls	2338	2781	2638	2229	2482	2850	2454	2185
GuideOne Elite	2770	3895	3325	2294	2472	3726	3287	2612
Integon Indemnity Corp.	5736	6941	5992	5236	6310	7175	5974	5416
Liberty Insurance Corp.	3077	4102	3751	3159	3747	4488	3334	2809
Liberty Mutual Fire	2399	3204	2951	2469	2938	3527	2476	2302
Nationwide	5892	9486	6726	6318	7356	8244	6822	6960
Nationwide P&C	3340	4027	3851	3368	3680	4440	3654	3100
New South	5559	6712	5807	5177	6107	6929	5787	5259
Progressive West	2493	2937	2465	2304	2624	3085	2463	2256
State Farm Fire & Casualty	2762	3338	3131	2826	3070	3878	2877	2470
State Farm Mutual	2528	3039	2845	2589	2790	3503	2631	2281
Unigard	2511	3152	2701	2464	2655	3284	2571	2473
USAA	2251	2671	2571	2211	2498	2860	2380	2113
USAA Casualty	2645	3096	2998	2600	2921	3330	2781	2492
Valley	2121	2641	2413	2282	2387	2579	2166	2064
Viking of Wisc.	5056	5656	4785	4296	5658	5545	4533	4143
Workmen's Auto	6552	6393	6129	5600	6415	8032	6661	5281

Example 7

Rates as of June 1, 2001

Single Man, Teen-Aged

These rates apply to a single male, age 18. He drives a 1996 GEO Metro 4-door sedan. He has a good driving record, with only one ticket for driving 10 mph over the speed limit on an interstate highway. He is a college student with 3.5 grade point average and works at night in a fast-food restaurant. He walks to work and usually drives the car only on weekends. He has no accidents on his driving record.

Coverage: State minimum liability plus Comprehensive/Collision. \$25,000/\$50,000/\$10,000 Liability; \$500 deductible Comprehensive/Collision.

DID YOU KNOW? Most insurers offer some kind of discount. Discounts are based on statistical evidence that certain factors reduce the cost or likelihood of an accident. For example, people who insure more than one car with the same company have a better claims record, so most companies now offer a “multiple-vehicle discount” to these consumers. Some companies also offer rate discounts if your home is insured with them. Other discounts that may be available include those for anti-theft devices, good grades in school for young drivers, good-driver renewals for drivers who are ticket- and/or accident-free at renewal time, and driver education courses. You also can cut your insurance costs by owning makes and models of automobiles that have low repair costs.

Insurance Company	Olympia	Seattle	Everett	Yakima	Vancouver	Tacoma	Spokane	Tonasket
Allied Insurance Co.	1291	1677	1523	1291	1630	1612	1337	1262
Allstate Indemnity Co.	1411	1705	1511	1406	1527	1725	1434	1392
Amica Mutual	811	1135	1016	947	1036	1259	820	965
Armed Forces Ins. Exchange	1125	1505	1328	1218	1409	1541	1295	1188
Assurance Co. of America	1289	1615	1469	1250	1488	1833	1383	1286
Atlantic Mutual	740	1043	970	1020	1190	924	871	766
Bankers	2310	2943	2368	2189	2741	2992	2746	2325
Clarendon National	2107	2831	2263	1870	2542	3142	2336	2115
Country Casualty	1113	1483	1248	1111	1257	1504	1130	1066

Comparison Guide

Insurance Company	Olympia	Seattle	Everett	Yakima	Vancouver	Tacoma	Spokane	Tonasket
Dairyland	1372	1949	1555	1431	1777	2003	1690	1226
Electric Insurance Co.	1344	1592	1636	1494	1634	1827	1645	1280
Financial Indemnity	1390	1879	1506	1435	1775	2062	1615	1341
GEICO Casualty	1998	2421	2295	1926	2305	2493	2253	1965
Glens Falls	1035	1268	1143	912	1170	1166	1050	1019
GuideOne Elite	926	1342		764	834	1234	1156	913
Leader	1136	1550	1273	1046	1275	1599	1228	1031
Liberty Insurance Corp.	1022	1339	1194	1035	1227	1443	1127	991
Liberty Mutual Fire	899	1176	1050	910	1079	1268	991	871
Mid-Century	1041	1605	1522	1256	1426	1769	1199	1140
Nationwide	1896	3066	2214	1932	2406	2610	2190	2112
Nationwide P&C	1265	1487	1415	1255	1358	1572	1356	1206
Progressive Classic	1530	1876	1483	1343	1624	1941	1512	1313
Prudential General	778	914	832	764	851	968	843	812
State Farm Fire & Casualty	1068	1373	1216	1138	1190	1543	1144	999
State Farm Mutual	853	1097	971	910	950	1233	914	798
USAA	645	830	744	645	747	866	705	615
USAA Casualty	794	1023	912	796	920	1066	867	760
Viking of Wisc.	1858	2144	1738	1442	1926	1980	1610	1354
Workmen's Auto	2318	2185	2181	1985	2245	2917	2277	1845



Example 8

Rates as of June 1, 2001

Single Male, Senior

These rates apply to a single male, age 70. He drives a 1995 Lexus ES 300 4-door sedan, with an annual mileage of 10,000. He has a spotless driving record, no medical problems or disabilities. He takes the AARP driving refresher course whenever it is offered. He was found blameless in a 1965 accident in which a passenger died. His grandson, age 20, is a college student in the same town and occasionally asks to borrow grandpa's car for a date. Grandpa always refuses.

Coverage: \$250,000/\$500,000/50,000 Liability, plus same limits on UIM; \$500 deductible Comprehensive/Collision. PIP minimums.

Insurance Company	Olympia	Seattle	Everett	Yakima	Vancouver	Tacoma	Spokane	Tonasket
Allied Insurance Co.	433	553	508	432	533	540	449	420
Allstate Insurance Co.	447	516	480	452	481	547	472	467
American Manufacturers	389	481	456	352	463	499	417	363
American National P&C	364	482	426	390	485	547	394	368
AMEX Assurance	436	436	484	441	488	608	477	392
Amica Mutual	427	547	504	477	512	598	408	479
Armed Forces Ins. Exchange	405	526	469	435	499	549	457	417
Assurance Co. of America	358	465	427	365	411	526	382	346
Atlantic Mutual	352	487	447	453	523	439	405	365
Bankers	1081	1321	1106	1022	1240	1342	1241	1074
Clarendon National	1059	1389	1128	997	1251	1525	1206	1124
Country Casualty	789	1059	889	790	895	1087	802	723
Country Mutual	572	768	645	573	649	788	581	525
Dairyland	953	1287	1031	995	1161	1310	1110	894
Electric Insurance Co.	418	489	497	457	495	554	493	401
Farmers of Wash.	570	884	848	702	768	996	655	618
Financial Indemnity	779	1289	1065	971	1291	1465	1114	940
Fireman's Fund	355	497	462	397	451	449	420	408
GEICO	420	506	470	413	470	533	478	435
Glens Falls	425	507	470	392	453	508	436	402
Grange Insurance Assoc.	416	484	438	396	397	511	429	399
GuideOne Elite	439	608	524	357	397	577	517	406

Comparison Guide

Insurance Company	Olympia	Seattle	Everett	Yakima	Vancouver	Tacoma	Spokane	Tonasket
Hartford Co. of the Midwest	316	398	377	347	380	440	358	344
Horace Mann	368	578	509	430	493	546	407	399
Liberty Insurance Corp.	631	820	731	640	745	888	684	589
Liberty Mutual Fire	465	604	539	473	549	654	504	434
Metropolitan Casualty	436	541	525	450	512	606	495	431
Metropolitan P&C	545	680	660	563	641	763	619	534
Mutual of Enumclaw	335	461	369	335	368	423	367	342
National Merit	312	375	354	288	351	377	308	294
Nationwide	1760	2797	2030	1858	2214	2414	2041	2063
Nationwide Mutual	451	529	498	451	483	563	478	436
Nationwide Mutual Fire	436	510	480	436	466	542	461	422
Oregon Mutual	357	432	395	341	435	489	367	387
PEMCO	356	446	407	352	428	475	404	347
PEMCO Mutual	412	508	472	409	493	546	466	400
Progressive West	405	491	396	367	428	514	400	359
Prudential General	435	499	467	431	468	532	462	443
Prudential P&C	482	551	518	478	517	590	513	490
Rocky Mountain Fire & Casualty	344	424	398	322	390	431	347	318
SAFECO of Illinois	411	526	482	405	498	643	398	406
State Farm Fire & Casualty	450	579	511	471	499	659	476	402
State Farm Mutual	450	579	511	471	499	659	476	402
Teachers	326	515	449	381	440	487	361	350
Travco (Travelers)	413	492	447	412	469	528	417	418
Trinity Universal	439	567	471	386	468	522	483	467
Unigard	446	575	481	436	488	590	457	474
USAA	347	427	393	346	392	450	372	332
USAA Casualty	374	455	419	374	419	478	398	360
Valley	336	421	376	355	394	403	331	334
Viking of Wisc.	1004	1115	937	828	1085	1071	887	792
Workmen's Auto	1064	1062	1038	900	1057	1382	1085	846
Yasuda Fire & Marine	532	597	544	481	616	642	568	553

Example 9

Rates as of June 1, 2001

Single Woman, Senior

These rates apply to a single woman, age 60. She drives a 1991 Toyota Celica GT-S 2-door hatch-back, has never received a ticket and has never had an accident. She has experienced some back problems over the past five years but it has not interfered with her driving. She drives only in town and refuses to drive on the freeway, with an annual mileage of 3,000.

Coverage: \$100,000/\$300,000/\$50,000 Liability and UIM; \$250 deductible Comprehensive/Collision. PIP minimums.

Insurance Company	Olympia	Seattle	Everett	Yakima	Vancouver	Tacoma	Spokane	Tonasket
Allied Insurance Co.	318	411	377	317	391	402	333	304
Allstate Insurance Co.	319	373	345	323	341	393	335	320
American Manufacturers	325	405	385	295	391	421	354	304
American National P&C	321	434	394	338	437	504	343	302
AMEX Assurance	260	356	299	266	299	375	285	227
Amica Mutual	405	521	480	450	490	572	389	446
Armed Forces Ins. Exchange	253	322	290	270	306	334	282	261
Assurance Co. of America	322	418	388	329	370	476	346	309
Atlantic Mutual	334	438	413	418	477	413	372	335
Bankers	965	1169	986	914	1101	1187	1101	960
Clarendon National	785	1013	833	765	915	1100	891	865
Country Casualty	604	809	680	604	683	831	613	555
Country Mutual	438	587	494	438	496	603	445	403
Country Preferred	371	496	417	371	419	510	376	340
Dairyland	695	982	778	710	865	1006	831	617
Electric	327	na	390	354	na	na	na	310
Farmers of Wash.	252	393	378	316	334	450	290	273
Financial Indemnity	858	1159	930	878	1087	1262	994	839
Fireman's Fund	537	780	720	599	689	695	643	599
GEICO	300	359	334	295	335	380	341	305
Glens Falls	350	415	386	324	370	420	359	330

Comparison Guide

Insurance Company	Olympia	Seattle	Everett	Yakima	Vancouver	Tacoma	Spokane	Tonasket
GuideOne Elite	336	463	400	271	305	438	393	307
Grange Insurance Assoc.	379	443	399	361	360	468	391	362
Hartford Co. of the Midwest	325	411	377	356	392	460	368	353
Horace Mann	318	496	441	371	426	469	354	344
Leader	445	605	469	391	495	625	454	393
Liberty Insurance Corp.	638	835	751	650	761	910	693	597
Liberty Mutual Fire	427	559	502	435	510	609	464	399
Metropolitan Casualty	361	446	432	370	427	500	409	358
Metropolitan P&C	449	559	541	459	531	626	511	440
Mutual of Enumclaw	346	484	381	358	398	460	394	366
National Merit	296	356	335	270	333	356	291	276
Nationwide	1002	1584	1122	1020	1260	1374	1134	1080
Nationwide Mutual	353	414	393	354	380	445	376	337
Nationwide Mutual Fire	338	397	376	338	364	425	360	323
Oregon Mutual	358	434	394	344	436	486	368	393
PEMCO	294	367	335	294	352	390	335	290
PEMCO Mutual	338	417	387	337	404	448	384	332
Progressive West	265	323	264	240	280	348	261	230
Prudential General	345	397	372	343	373	425	368	350
Prudential P&C	384	439	414	380	410	472	409	388
Rocky Mountain Fire & Casualty	314	390	368	290	356	396	315	287
SAFECO of Illinois	326	423	390	319	395	516	319	318
State Farm Fire & Casualty	359	461	407	377	397	525	380	324
State Farm Mutual	359	461	407	377	397	525	380	324
Teachers	282	442	389	328	380	418	313	302
Travco (Travelers)	397	479	432	392	455	510	402	401
Trinity Universal Preferred	363	474	393	319	389	435	400	387
Unigard	395	507	425	387	434	520	402	422
USAA	221	263	248	220	246	278	234	212
USAA Casualty	248	289	274	247	273	307	260	239
Valley	362	456	409	385	421	439	357	369
Viking of Wisc.	764	869	730	648	846	843	694	623
Workmen's Auto	953	951	930	808	948	1237	972	760
Yasuda Fire & Marine	474	528	482	427	544	569	502	491

Example 10

Rates as of June 1, 2001

Single Woman, Middle-Aged

These rates apply to a single woman, age 45, who has a 14-year-old daughter. She drives a 1997 Volvo 850 4-door sedan and is employed as a sales representative which requires her to spend 4-6 hours a day on the road. Her company pays her mileage but assumes no liability. She has received six speeding tickets over the past 20 years, but none since 1990. As a teenager, she was convicted of driving under the influence of alcohol, lost her license and did not drive for three years.

Coverage: \$100,000/\$300,000/\$50,000 Liability and UIM. \$250 deductible Comprehensive; \$500 Collision. PIP minimums.

Insurance Company	Olympia	Seattle	Everett	Yakima	Vancouver	Tacoma	Spokane	Tonasket
Allied Insurance Co.	508	654	601	510	630	638	529	493
Allstate Insurance Co.	466	541	502	469	500	569	488	476
American Manufacturers	471	593	560	434	571	616	520	448
American National P&C	454	605	537	485	612	691	494	465
AMEX Assurance	483	650	541	489	546	680	532	439
Amica Mutual	517	681	622	586	632	749	500	590
Armed Forces Ins. Exchange	538	702	625	578	662	728	607	557
Assurance Co. of America	512	654	608	510	587	745	548	496
Atlantic Mutual	444	603	568	581	672	522	511	459
Bankers	1240	1508	1262	1179	1426	1527	1429	1256
Clarendon National	1075	1389	1140	1036	1261	1512	1207	1194
Country Casualty	701	738	790	702	794	965	712	647
Country Mutual	505	676	570	505	572	696	513	467
Country Preferred	463	619	522	463	524	637	470	427
Dairyland	961	1181	923	865	1045	1200	987	748
Electric	432	510	517	473	515	579	513	415
Farmers of Wash.	546	837	788	688	723	937	618	615
Financial Indemnity	933	1276	1032	938	936	1398	1061	887
Fireman's Fund	449	642	596	505	578	574	535	517
GEICO	483	585	546	477	546	618	560	505
Glens Falls	513	616	568	468	553	610	527	487

Comparison Guide

Insurance Company	Olympia	Seattle	Everett	Yakima	Vancouver	Tacoma	Spokane	Tonasket
Grange Insurance Assoc.	498	582	519	470	472	614	511	473
GuideOne Elite	402	477	557	327	360	529	472	373
Hartford Co. of the Midwest	512	655	573	566	624	730	586	564
Horace Mann	542	857	749	637	729	804	603	594
Leader	832	1090	888	770	917	1108	867	782
Liberty Insurance Corp.	741	965	862	753	881	1050	808	702
Liberty Mutual Fire	495	646	576	576	588	701	540	469
Metropolitan Casualty	499	618	601	512	591	695	568	490
Metropolitan P&C	619	776	754	637	738	869	708	604
Mutual of Enumclaw	344	481	385	344	380	440	381	352
National Merit	419	510	479	383	476	509	411	391
Nationwide	1644	2568	1854	1722	2022	2226	1866	1914
Nationwide Mutual	575	677	642	575	619	724	614	550
Nationwide Mutual Fire	549	646	612	549	591	691	586	525
Oregon Mutual	459	561	515	445	565	645	480	504
PEMCO	507	639	579	505	610	681	580	500
PEMCO Mutual	573	710	657	570	686	766	653	562
Progressive West	382	459	375	351	407	486	376	350
Prudential General	526	610	570	520	570	653	563	533
Prudential P&C	585	676	632	578	627	727	623	587
Rocky Mountain Fire & Casualty	482	603	567	443	552	612	486	439
SAFECO of Ill.	530	680	621	514	652	810	510	514
State Farm Fire & Casualty	574	735	649	605	635	835	609	527
State Farm Mutual	574	735	649	605	635	835	609	527
Teachers	477	759	657	560	647	713	530	516
Trinity Universal	518	683	562	452	555	623	574	555
Unigard	546	710	590	535	601	729	559	582
USAA	463	580	532	461	529	612	500	440
USAA Casualty	508	629	578	506	577	664	546	485
Valley	434	540	485	458	507	517	427	438
Viking of Wisc.	1077	1169	989	938	1195	1130	956	899
Workmen's Auto	912	918	898	768	909	1193	932	721
Yasuda Fire & Marine	666	742	676	598	767	799	705	688



Office of the Insurance Commissioner

P.O. Box 40255

Olympia, Washington 98504-0255

Need help with an insurance problem or question? The Insurance Commissioner's Consumer Advocacy division has experts in all lines of insurance (auto, homeowner, life, disability and health) who can assist you. Call our toll-free hot line at

1-800-562-6900

In addition, if you need help with health coverage issues, Statewide Health Insurance Benefits Advisors (SHIBA) HelpLine is a free service of the Insurance Commissioner's Office. SHIBA HelpLine provides specialized health insurance education, assistance, and advocacy, including individualized counseling regarding your rights and options. To be referred locally for assistance, call

1-800-397-4422

Also see these other publications by the Office of the Insurance Commissioner

- From the Ground Up - Consumer Guide to Homeowner Insurance
- The Facts of Life - Consumer Guide to Life Insurance
- Homeowner Complaint Report
- Automobile Complaint Report
- Insurance Decoded - Consumer Guide to Insurance Terms
- Women's Direct Access to Health Care Providers
- Cutting Prescription Drug Costs
- Navigating Managed Care
- Retirement and Your Health Insurance
- Managed Care, Medicare and You
- Medicare, Medigap and You
- Consumer's Guide to Financing Long-Term Care Insurance
- It's Your Choice - Consumer Guide to Complementary and Alternative Health Care